

Region VII News

Informing Kansans, Nebraskans, Missourians and Iowans

A Message from Region VII Administrator Sam Jones



Working around small businesses at the U.S. Small Business Administration over a four-state area, one cannot ignore that one of the major health care problems we face is that more than 41 million Americans do not have health insurance - and a vast majority (85%) of the working uninsured are small business owners, members of their families and their employees according to census estimates.

If you're a small business owner, you have probably heard the term "AHP." But if not, an AHP is the acronym for Association Health Plans and they are the subject of congressional legislation introduced last year. The legislation would allow AHPs to be formed so that small business could band together to buy health insurance across state lines. It is estimated this move would reduce insurance rates for small business owners and their employees by 15-30%.

President Bush called for the advancement of AHP legislation in his State of the Union address on February 2nd as one solution to the health care crisis so many small business owners face. The theory behind AHPs is that it will reduce health care policy costs if small businesses can use their power in numbers to negotiate with health insurance companies.

Legislation has been introduced in the U.S. Senate (S. 545) and The House of Representatives has passed a bill (HR 660) that would allow small businesses to pool their resources into entities known as (AHPs). These entities would be exempted from all state standards but be federally regulated by the U.S. Department of Labor. DOL has firsthand experience in regulating group health plans, as well as combating insurance fraud. They administer Employee Retirement Income Security Act (ERISA) protections covering almost 2.5 million private, job-based health plans and 131 million workers, retirees and their families. Of that number of plans, 275,000 are self-insured and subject to exclusive DOL oversight. Additionally, DOL exclusively oversees self insured multiemployer plans (established and operated jointly by a union and two or more employees.)

The proposed legislation would exempt qualified AHPs from almost all state regulation, allowing them to design their own benefits and have broad discretion in the setting of premiums and premium variation.

There are AHPs that exist today, but those are subject to individual state rules and that can hamper their ability to enter the markets in states where regulations are stringent, and thus, reduce the numbers of enrollees needed to strike a true bargain. In addition, it costs insurance companies money to file in every state and vary their policies according to each state's individual rules, driving up the price of a policy even more. The exemption from state insurance laws is a stickler for many Governors and insurance commissioners. Their power would be reduced. It should be noted, however, that among the 52 sets of laws governing insurance, there is wide, wide variance. Currently, the rates that can be charged in the small group market are regulated by the states. Most states have "rate bands" of varying degrees that define the window in which rates can fluctuate and on what basis they can fluctuate. Other states have a form of community rating in which rates are essentially the same for all participants.

SBA Expo '05
Washington, D.C.
April 26-28

Mark your calendar today for *SBA Expo '05* during National Small Business Week in Washington, D.C. April 26-28, 2005.

SBA Expo '05 will showcase Small Business Persons of the Year winners from each state and feature the announcements of the *National Small Business of the Year*.

SBA Expo '05 also features a small business expo, a Business Matchmaking event, business seminars, a town hall meeting and award ceremonies honoring America's top entrepreneurs and state and national small business winners.

Information on *SBA Expo '05* can be found online at

www.sba.gov/expo.

(Read on to find out who will represent our four

Regional Administrator's Message, cont.

Fully insured AHPs would only be subject to the rate bands in their state of domicile and would use those rules in all other states in which they operate (some states have very liberal rating rules; Michigan, for instance, essentially has no rating rules).

Still, under the AHP proposal, associations would be required to accept all members and abide by the Health Insurance Portability and Accountability Act of 1996 (HIPAA). Further, fully insured plans would be required to abide by the rating rules in their state of domicile, and self-insured plans would be precluded from setting rates based on health-related factors.

These are solid protections, but there is also a concern about risk selection. Today, if an AHP were to sell into a community-rated state while using a broader rate band from another state, the consumer choices would be stark. The fear is that younger, healthier groups of people would band together, leaving less healthy groups of people out in the cold – that is, to pay much higher insurance rates. Younger groups may depart of state-regulated pools and further drive up the cost of health insurance rates that taxpayers subsidize.

It would seem, however, that a consensus could be reached to prevent some of this shift and through amendments to the bills presented and that a working AHP bill could be produced. President Bush has asked for just that – for members of Congress to put their heads together to figure out a way AHPs might be more acceptable to the states so that many who are uninsured now can be insured in the future. The goal is not the issue. As AHP legislation is debated, we will seek a consensus on the path to the common goal.



Talking to Kansans...

Regional Administrator Sam Jones and Regional Advocate Wendell Bailey discuss small business policy with Kansas Congressman Jim Ryun and other business leaders attending the Kansas Chamber of Commerce and Industry's Public Policy meeting in January.

Small Business Facts **in FY 2004 Region VII SBA...**

- Served more small business customers than ever before in every area of our agency's oversight.
- Together with lending partners and micro-loan providers served 20% more regional small businesses (3,420), who received more of the share of available national programs funds as well - \$110 million dollars more (\$533 million) than in fiscal year 2003 (\$423 million).
- Made 363 loans worth more than \$19 million under the Certified Development Company, or 504, loan program.
- Created or retained approximately 13,500 jobs in the four-state area.
- Increased SBA-backed International Trade Loans over the previous fiscal year, allowing 94 businesses (22 more) to compete in the global marketplace.
- Made 11 Military Reservist Economic Injury Disaster loans totaling \$1,219,400 to small businesses to cover operating costs that cannot be met because of the loss of a key employee called to active duty in the Reserves or National Guard.
- Supported the matching of small businesses with federal procurements specialists, large contractors and other governmental buyers by hosting 38 Matchmaking Events, 56 Training Sessions in Government Contracting and logging 5,344 individual appointments with small business owners for contracting support.

Disabled Vets Find Low-Cost Space and Support at New Incubator

Industrial Supply, Inc., a Kansas City, Kansas Small Disadvantaged, SBA 8(a) and HUBZone government contractor, in cooperation with the Kansas Black Chamber of Commerce and Leroy Tombs, announced in January the creation of an incubator program to assist service disabled veteran owned small business (SDVOSB) concerns with their entry into the federal contracting market. Industrial Supply, Inc., acquired 5000 square feet of space adjacent to its corporate offices at Indian Springs Mall, Kansas City, Kansas and began renovating space in mid November to create several incubator offices, as well as a state of the art joint use conference room. The Kansas Black Chamber of Commerce will provide centralized receptionist services and business development training. Industrial Supply is providing them with networked computer access, as well as copy and facsimile capabilities.

The first participants in the Kansas City SDVOSB incubator are HAUCK & ASSOCIATES, Brad Hauck, president, (facility support services); D&B Enterprises, Donal De Priest, Sr., president (construction/renovation); Ford Enterprises, Robert Ford, Sr., President (pest control); TDB Communications, Terry Bryan, president (telecommunications/staffing).



Lobby of the New Incubator (L to R) Sam Jones, SBA Region 7 Administrator; Ron Woods president of Industrial Supply, Inc.; Dave Turner, SBA Contracting Specialist; Frank Clay, the first Kansas Black Chamber of Commerce president; and Dan Faulkner, vice president of Industrial Supply, Inc.



SBA REGION 7 2005 SMALL BUSINESS CHAMPIONS

*These Region 7 winners were submitted to compete nationally against ten other Region's Champions.
National winners will be honored at the 2005 SBA Small Business Week and EXPO, April 26-28, 2005 in Washington, DC.*

CONGRATULATIONS TO A REAL NATIONAL WINNER!!!

Nebraska District SBA Office Award Winner

2005 Regional Minority Small Business Champion of the Year

U.S. Small Business Administration's 2005 Minority Champion

MABEL ALARCON-CRAVEN

Small Business Banker, First National Bank Omaha

First National Bank Omaha is a division of First National of Nebraska, a multi-state holding company in Omaha serving over 6.6 million customers. Mabel assists clients to launch businesses by helping them overcome obstacles and receive small business loans. She devotes time to assist minority business owners with creating and understanding bookkeeping systems, comprehension and repair of credit reports, and translation of legal jargon. *Nominated by Desarae Mueller-Fichpain, Omaha Director, Nebraska Small Business Development Center*

CONGRATULATIONS TO A REAL NATIONAL WINNER!!!

Kansas City District SBA Office Award Winner

2005 Regional Women in Business Champion of the Year

U.S. Small Business Administration's 2005 Women in Business Champion

JOY WHEELER

President and CEO, FirstGuard Health Plan, Kansas City, MO

FirstGuard Health Plan is a community-based health care organization that was started in 1995. FirstGuard Health Plan provides government-sponsored health insurance programs to the underserved in the community in a caring and compassionate manner. Today, the health maintenance organization (HMO) has nearly 120 employees and revenues in excess of \$250 million. *Nominated by Terri Neese and Barbara Kasoff, Women Impacting Public Policy, Oklahoma City*

CONGRATULATIONS TO A REAL NATIONAL WINNER!!!

St. Louis District SBA Office Award Winner

2005 Regional Veteran Champion of the Year

U.S. Small Business Administration's 2005 Veteran Champion

PATRICK HEAVEY

Veterans Business Resource Center, St. Louis, MO

The Saint Louis Veterans Business Resource Center is a project of the Veteran's Advocacy Foundation, a 501(c) (3) organization founded by Mr. Heavey in 1965. The VBRC works with both current and nascent Veteran business owners in five broad areas: training, counseling, networking, mentoring and advocacy. All services are free. The Center serves Veterans and members of the National Guard and Reserve (pre and post deployment). *Nominated by St. Louis SCORE*

And to these winners of regional competition!

2005 Regional Journalist of the Year

JUDITH E. MEADOR

President and Publisher - St. Louis Small Business, Inc. - St. Louis, MO

St. Louis District SBA Office Award Winner - Nominated by St. Louis SCORE and Harold Gast, Past President, St. Louis Small Business Week Committee

2005 Regional Home Based Business Champion of the Year

KEVIN A. SCHULTE

President - Impact Business Developers, LLC - St. Louis, MO

St. Louis District SBA Office Award Winner - Nominated by Mike Fink, President of OffiStart Business Centers, St. Louis

2005 Regional Financial Services Champion of the Year

JOSEPH R. SORAGHAN

Principal - Danna McKittrick, P.C. - St. Louis, MO

St. Louis SBA District SBA Office Award Winner - Nominated by: Judy Meador, St. Louis Small Business Monthly

2005 Regional Young Entrepreneur of the Year

AMY J. SAND

Owner - Online Financial Aid Services, LLC - Lawrence, KS

Kansas City District SBA Office Award Winner - Nominated by Gina Baun, Douglas County Bank, Lawrence, KS

2005 Regional Family-Owned Small Business of the Year

KELLER-LEOPOLD INSURANCE, INC.

Doug Keller - President - Garden City, KS

Wichita District SBA Office Winner - Nominated by Alan Oswalt, Kansas Small Business Development Center, Garden City, KS

2005 Regional Exporter of the Year

STEPHEN CHARLES MITCHELL

President - Magna Technologies, Inc. - St. Charles, MO

St. Louis District SBA Office Award Winner - Nominated by St. Louis SCORE

FOUR BUSINESSES HAVE WON THEIR DISTRICT AND STATE COMPETITIONS, SELECTED TO REPRESENT REGION 7 FOR SBA'S TOP NATIONAL AWARD NAMED AT THE NATIONAL SMALL BUSINESS WEEK AND EXPO:

SBA 2005 SMALL BUSINESS PERSON OF THE YEAR

FOLLOWING ARE THE STORIES OF THEIR COMPANIES.

MISSOURI

BRENDA D. NEWBERRY

PRESIDENT/CEO

THE NEWBERRY GROUP, INC

ST. CHARLES, MISSOURI

Brenda Newberry founded The Newberry Group, Inc., in August 1996, shepherding its growth from two employees to more than 105 in the last eight years. The growth has been steady but it has managed to provide a stable foundation for continued growth. Sales volumes have grown from less than \$50,000 in 1996 to over \$6M in 2002, \$13.5M in 2003 with projected sales of \$18M in 2004.

The Newberry Group was founded using the bootstrap methodology, with \$1,000 in personal funds, and specializes in information technology, systems consulting and project management services. The company's staff serves clients in the Midwest Region; Columbus, Ohio; Stroudsburg, Pennsylvania; Washington, D.C.; Kansas City; and the country of Bahrain within the financial, chemical, medical manufacturing industries, as well as the federal government. The Newberry Group, Inc., is a minority female, veteran owned firm and is a certified 8(a) and Small Disadvantaged company by the U.S. Small Business Administration.

The Newberry Group has built its reputation by partnering with customers to provide responsive, flexible and efficient support services. They enhance their performance by developing, implementing and managing people, technology and processes effectively. They succeed because they have established a culture of winning; a culture based on individual worth and teamwork; and a culture based on the fact that customer satisfaction is of utmost importance.

As an M/WBE, customers seem to have difficulty believing that our technical and business skills are strong enough. The female aspect makes this challenging because many of the key decision makers are men and therefore, have a difficult time establishing the networking business relationships often necessary to actually lead to real opportunities. Opportunities seem to take extensive amounts of time to occur and then the challenges are greater than would be for non-minority competitors.

Everyone in her office reflects on Brenda as one of the most "tireless" people they know. Driven is also a word, but does not reflect the self-sacrifice, caring, soft-spoken, attitude and demeanor that represent Brenda. Grace and elegance is closer but those words do not describe the internal strength and past struggles Brenda had endured that created the strength in character. She works over 12 hour days in order to accomplish her community and business involvement, but also takes time to care about her employees and her family. She is truly an inspiration to all, especially women who desire to succeed in the professional business world...with grace.

IOWA

FRANK ASHBY RUSSELL

CEO, GEOLEARNING, INC.

WEST DES MOINES, IOWA

If you mention training to any federal employee in this day and age, chances are very high they have visited www.golearn.gov, at the Gov Online Learning Center. It is the federal government's largest web-based training site, and, in fact, the largest e-learning portal in the world. A young, small business called GeoLearning, Inc. provides this product and its customer service around the clock to 1.8 million federal employees at an estimated taxpayer savings on federal training expenditures of more than \$1 billion over the next ten years.

When you add the phenomenal growth of GeoLearning, Inc. to its success with the federal government as a major client, and also well-known corporations like Dell, Nike, Costco and Ticketmaster, it sounds like a "too good to be true" success story. The truth, however, is that the company's quick growth and success sit squarely on a lifetime of preparation by its founder. It was quite simply CEO Frank Russell's next reasonable, logical and feasible step to improve training opportunities for more and more people. And Frank seems to have prepared for this small business success a whole lifetime by his educational choices and work experiences, developing along the way a solid faith in his own creative ability to produce and deliver superior web-based training to customers he is determined to show how much he values.

Frank Russell and his wife Linda started the little technology firm with two employees in their home's basement in 1997. In just seven years, this small business has become one of the leading providers of Web-based training solutions in the world. In 2004, it was tagged by Inc. magazine as one of the 500 fastest growing private companies in America. During the past four years, it has grown at an average annual rate of 100.4 percent, with sales growing 402% from 2000-2003 and sales in just the third quarter of 2004 alone surpassing total sales for the year of 2002.

Born in 1950, Frank grew up in a family of six in Oakland, California, near what has become "Silicon Valley" – the hotbed of technology. Fascinated and surrounded by the talk and reports of a computer-related industry is still changing the way Americans live and work faster and more profoundly than any other era in history, he chose his career path wisely. He earned his BA from Southern Illinois University and an MA from the University of Illinois, where he conducted research at the Center for Advanced Computation – the same place the first Internet browser was invented. He worked for Control Data Corporation in the late 1970s with the Plato System, the first commercially viable computer-based training authoring system.

After 20 years in the training industry, Frank has developed a strong reputation for quality work in the e-learning industry and is well-known for his creative design, development and marketing of training and educational products. Frank previously directed training for a Fortune 500 company and headed leadership and management training programs for the State of Iowa. Later, he co-founded and served as president of a video-based training company which sold to a public corporation in 1994. Then, three years later, Frank integrated his background in computer technology with his previous experience in training and GeoLearning, Inc. was born.

GeoLearning's success has meant more jobs in West Des Moines, Iowa, - the company now employs more than 150 - and its planned growth will continue to help the community. The company plans on a payroll of 175 by early 2005, and keeping customers happy is a primary marketing strategy. Frank trains his employees on fundamental values he wants his organization to reflect in unconventional and memorable ways, such as pointing out to his service team a Raphael painting hanging on the wall entitled *St. George*. It depicts a knight in shining armor slaying a dragon to rescue a damsel in distress. He wants employees to rescue customers from their circumstances, treating them as the number one priority. The strategy earned the company a ranking of second place out of 24 competitors in a customer satisfaction study published in *U.S. News & World Report* in 2001.

The company has gained national attention a number of other ways. It was voted the 'best learning management system' by *Training Magazine* readers in 2003; the company made *TrainingOutsourcing.com*'s list of "Top 20 Companies in the Training Outsourcing Industry;" and recently it was named by the website as being responsible for one of the "Top Ten Events that Shaped the Training Outsourcing Industry in 2004."

Frank and his family actively support a variety of charitable and community-oriented projects and he encourages his employees to follow their lead. GeoLearning sponsors local breast cancer awareness campaigns, and in 2004, more than 20 employees joined Frank and his wife to run in the Susan G. Komen Race for the Cure. GeoLearning is also sponsoring a Big Wheel Rally to benefit the Heart Connection Children's Cancer program. Every holiday season GeoLearning employees help local children in need through the Des Moines Family Enrichment

KANSAS

JACOB W. SCHROETLIN

OWNER, KINSLEY FOOD PRIDE

KINSLEY, KANSAS

Jay Schroetlin is a prime example of what rural Kansas needs in the way of economic stimulation. He didn't let the age-old stories of how there are no jobs in rural areas bother him. His personality, motivation and the determination to be successful in a rural setting has shown that small businesses can and do operate even in sparsely populated areas. He has proved this and much more as the owner of Kinsley Food Pride, a grocery store in Kinsley, Kansas.

Raised in a small Nebraska community, Schroetlin completed college and then entered into a one-year management training program with Nash Finch Grocery Wholesale and Retail. Upon completion of the program, he began managing their stores in Nebraska and South Dakota. Even though he had excellent employment and a tremendous future with the company, he missed living in the rural areas and had a yearning to return back to small town living. He also wanted to own his own business as his parents have for many years.

It was time to utilize his education and training and make it apply to a rural setting which he realized would require many avenues of economic development to be successful. The opportunity presented itself at a Nash Finch company meeting when he met the owner of a grocery store who wanted to sell. Schroetlin made the drive to Kinsley, Kansas to see the store, meet the employees and city leaders to see if the opportunity was something he wanted to pursue.

In 2000, Schroetlin purchased the store with the aid of an SBA 504 loan and a 7(a) companion loan through Great Plains Development and the Offerle National Bank. Taking over the business, he was quick to realize improvements that could be made in order to attract customers and raise the morale of the fifteen employees. Being a newcomer and locating in a depressed area due to drought and poor commodity prices, he realized he would have to sell himself and provide the best services possible.

He used his leadership skills he had learned to raise the standards and attitudes of his employees, along with making customer service a priority. Noticeable changes were implemented such as purchasing updated equipment, providing employees with polo shirts, the sparkling clean appearance of the facility and a great line of products. Customer requests for products are acted upon and Schroetlin is continually moving throughout the store greeting and making himself available to the customers. He hired five more employees and increased advertising to keep his customer base expanding. The added expense had a positive effect as jobs have been created and the advertising brings outlying customers to Kinsley who not only spend at his Kinsley Food Pride, but also patronize other businesses in the community. Schroetlin came to town with a wonderful attitude and the citizens were overwhelmed by such a determined and caring young man. It's obvious the public continues to support him as the gross income increases yearly. Creating the volume of sales allowed him to pay off the bank portion of his SBA 504 loan and 7(a) companion loans within two years of operation.

Schroetlin is quick to point out that he has received an incredible amount of support from the community, employees and family that has made his business journey in Kinsley flourish. He also says that the camaraderie within the community is unbelievable and everyone participates in community activities to ensure the success of our city.

Not only are the patrons appreciative of Schroetlin's store, the civil organizations are excited with the generosity extended to them. Each time an organization collects \$150,000 worth of register receipts, he donates \$1,000 to their school system. He attends and participates in school functions in Kinsley and neighboring Lewis districts as well as Kinsley's St Nicholas Catholic School. The Recycling Center not only receives recycled materials from Schroetlin, he also helps prepare the material for shipment and has used his forklift to load the trucks. He assisted USD 347 in turning a piece of their property from an unused and unsightly piece of land into an outdoor basketball court for the school and community. Working with the Kinsley Golf Course he assists in their planning of several tournaments a year to draw people into their community. His input into the Kinsley Pride Committee thrift shop has helped make decisions on how to spend their profits best to benefit the town. He is also an active member with the Rotary Club and Chamber of Commerce.

Schroetlin was nominated by Great Plains Development, Inc. of Dodge City. The center is an SBA Certified Development Company serving their community by assisting and financing small business expansion needs. Their professional staff works directly with small business owners to tailor a financing package that meets program guidelines.

NEBRASKA

PRODUCERS HYBRIDS, INC.

DONNA HERRICK, PRESIDENT AND GENERAL MANAGER

ROGER NESBITT, VICE PRESIDENT AND SALES MANAGER

BATTLE CREEK, NEBRASKA

Producers Hybrids is a hybrid seed company that is based one-half mile west of Battle Creek, Nebraska. Today the owners of the company are Donna Herrick and Roger Nesbitt. However, the roots of the company go back to the mid 1970's when Roger Herrick, along with his wife Donna started growing hybrid seed corn. Shortly thereafter, Herrick Farms, Inc. was formed followed by the formation of Producers Hybrids in 1987. Herrick Farms, Inc. grew hybrid seed corn for Producers Hybrids, which was the producing, packaging, and marketing portion of the two businesses. Until 1985, all the seed corn produced by Herrick Farms, Inc., was shipped out of the area to be processed. That year, the company erected a drying facility that enabled the corn to be dried down on the ear at the Battle Creek, Nebraska facility. In 1987, Producers Hybrids began selling hybrid seed corn under its own name and logo. In 1988 sales were made to approximately 500 customers. By 1989, that customer base had grown to more than 1,200 and ten district sales managers.

A year later Producers Hybrids added soybeans, alfalfa, and forage to its product line and in 1990 added grain sorghum. Today their product line includes 79 varieties of seed corn, which includes the conventional varieties as well as yield guard corn borer, roundup ready, yield guard corn borer roundup ready, yield guard plus, yield guard rootworm, silage super silage, and Clearfield corn varieties. In addition, the company markets 39 varieties of soybean seed, four varieties of alfalfa, eight varieties of grain sorghum, five varieties of forage, and two varieties of sunflowers.

In 1995, Roger Herrick was diagnosed with a malignant brain tumor; a year later he died. Donna left her nursing career to manage the rapidly growing company. Roger Nesbitt, who was then sales manager, bought 40% of the company.

Now one of Nebraska's largest seed companies, the company is judged by its employees as an excellent place to work, attested to by the low employee turnover rate. When founded, there were 7 full-time employees on staff. Today 68 permanent full-time employees and 500 seasonal employees work to serve 6,500 customers by 2,000 farmer dealers who are overseen by 30 district sales managers in seven states and one foreign company. Producers Hybrids' sales have grown about 15% per year over the last four years and from approximately \$1 million in 1989 to almost \$20 million in 2004.

The owners of Producers Hybrids believe in community and regional activism. Presently, Donna Herrick is a member of the Madison County Convention & Visitors Bureau Advisory Board; Lutheran High Northeast Foundation Board; Board of Directors for Behavioral Health Services; ESU#8-Perkins Advisory Committee; Agricultural Advisory Committee at Northeast Community College; and St. John Lutheran Church. Roger Nesbitt's focuses on industry associations such as the Independent Professional Seedsman Association; Monsanto Seed Council Advisory Board; National Agricultural Marketing Association; and American Seed Trade Association.

The company was one of the largest contributors to a capital campaign for the Agricultural and Technology Education Complex located on the Northeast Community College campus in Norfolk, Nebraska. Also, the company was a significant contributor to the Elkhorn Valley Economic Development Partnership capital campaign.

DID YOU KNOW?

Small firms:

- * Represent 99.7 percent of all employers.
- * Employ half of all private sector employees.
- * Pay 44.3 percent of total U.S. private payroll.
- * Generate 60 to 80 percent of net new jobs annually over the last decade.
- * Create more than 50 percent of non-farm private gross domestic product (GDP).
- * Supplied over 23 percent of the total value of federal prime contracts in FY 2003.
- * Produce 13 to 14 times more patents per employee than large patenting firms. These patents are twice as likely as large firm patents to be among the one percent most cited.

- * Are employers of 39 percent of high tech workers (such as scientists, engineers, and computer workers).
- * Are 53 percent home-based and 3 percent franchises.
- * Made up 97 percent of all identified exporters and produced 29 percent of the known export value in FY 2001.

Sources: U.S. Bureau of the Census; Advocacy-funded research by Joel Popkin and Company (Research Summary #211); Federal Procurement Data System; Advocacy-funded research by CHI Research, Inc. (Research Summary #225); Bureau of Labor Statistics, Current Population Survey; U.S. Department of Commerce, International Trade Administration.

For more information call one of Region VII's District Offices check the agency's Web site at www.sba.gov.